ALERUS

March 20, 2020

Dear Valued Client,

The Coronavirus is on everyone's mind with the effects being felt around the world. At Alerus, there is nothing more important to us than the health and safety of our clients, employees and communities. Please know we're taking all necessary measures to safeguard the communities we live in and the clients we serve, including following all recommended best health practices around social distancing.

We're Here to Help

Although our lobbies are closed, let us assure you that our drive ups remain open and Alerus is operating at full capacity with no service disruptions at this time. We have successfully deployed our pandemic and business continuity policies. The majority of our team is working from home to ensure we can continue serving you.

Encouraging Digital Meetings

In lieu of in person meetings and to support social distancing recommendations, we are encouraging interaction with clients through virtual mediums such as phone calls, video conferencing, or WebEx. Our financial advisors will be in contact with clients to coordinate other meeting options for the near term.

Lending Payment Relief

As this situation rapidly evolves, our team is here to support clients who may experience financial difficulties as a result of the Coronavirus. Whether it's skipping your monthly payment or waiving loan fees, we have a variety of options available to support you. Please reach out to your financial advisor or contact our Client Service Center at 800.279.3200 if you have been adversely impacted.

Be aware of Potential Scams

Fraudsters are exploiting the spread of Coronavirus to facilitate various types of fraud and cybercrime. Whether its fake medical requests or fake charities, please remember to vigilant in giving any personal information to anyone where you did not initiate the request. Here is a link with more tips to protect yourself and your information.

Surviving Market Volatility

Everyone is wondering what the future holds for the Coronavirus. When it comes to investing, all you can really control is how you react. Here is a link with some sensible and practical tips for surviving market volatility. For more help, reach out to your financial advisor or log into MY ALERUS and complete the Retirement Planning workout to confirm that you can retire on time.

Go Digital

We strongly encourage you to use digital methods for routine transactions.

- Online account access through MY ALERUS for account monitoring, transfers, payments and financial workouts to see if your finances are on track
- Alerus Mobile Banking app for account monitoring, transfers, payments and depositing checks
- Card Valet app to turn your debit card On or Off, set up alerts, and restrict transactions

ALERUS

We're Here For You

Through these unprecedented times we want our message to you to be clear. Our clients are key to everything we do, we are here for you, and we stand prepared as your strong partner. We thank you for your ongoing trust in us and will continue to give you updates as relevant changes occur.

If we can help in any way, please connect with your financial advisor or give our Client Service Center a call at 800.279.3200.

Sincerely,
Alerus